

**UNITED STATES BANKRUPTCY COURT, WESTERN DISTRICT OF WISCONSIN**

[www.wiwb.uscourts.gov](http://www.wiwb.uscourts.gov)

**CHAPTER 13 PLAN (Individual Adjustment of Debts)**

- ☐ \_\_\_\_\_ Original Plan
- ☐ \_\_\_\_\_ Amended Plan (Indicate 1st, 2nd, etc. Amended, if applicable)
- ☒ 3rd \_\_\_\_\_ Modified Plan (Indicate 1st, 2nd, etc. Modified, if applicable)

DEBTOR: David Lester Warfel, Jr. JOINT DEBTOR: Jeanne Marie Warfel CASE NO.: 20-11651

SS#: xxx-xx- 8057 SS#: xxx-xx-8296

**I. NOTICES**

- To Debtors: Plans that do not comply with local rules and judicial rulings may not be confirmable. All plans, amended plans and modified plans shall be served upon all creditors and a certificate of service filed with the Clerk pursuant to Local Rules 3015-1, 3015-2, and 3015-3.
- To Creditors: Your rights may be affected by this plan. You must file a timely proof of claim in order to be paid. Your claim may be reduced, modified or eliminated.
- To All Parties: The plan contains no nonstandard provisions other than those set out in paragraph VIII. Debtor(s) must check one box on each line listed below in this section to state whether the plan includes any of the following:

The valuation of a secured claim, set out in Section III, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section III	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included
Nonstandard provisions, set out in Section VIII	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included

**TO ALL PARTIES:**

**Unless otherwise provided for in this plan, the Trustee shall disburse payments in the following order: administrative expenses including trustee and attorney fees, secured claims, priority claims, general unsecured claims.**

**II. PLAN PAYMENTS, LENGTH OF PLAN AND DEBTOR(S)' ATTORNEY'S FEE**

- A. MONTHLY PLAN PAYMENT:** This Plan pays for the benefit of the creditors the amounts listed below, including trustee's fees beginning 30 days from the filing/conversion date. Debtor(s) will make payments by employer wage order, unless otherwise specified herein. The payments must be made for the Applicable Commitment Period, either 36 or 60 months, or for a shorter period that is sufficient to pay allowed nonpriority unsecured claims in full.

1. \$97,062.67 through 38 months;
2. \$500.00 for 1 months;
3. \$1,000.00 for 3 months;
4. \$5,164.00 for 17 months;
5. \$62,952.00 for 1 months;
6. \$0.00 for \_\_\_\_\_ months;
7. \$0.00 for \_\_\_\_\_ months;

The total amount of estimated payments to the trustee: \$251,302.56

**B. DEBTOR(S)' ATTORNEY'S FEE:**

☐ NONE ☐ PRO BONO

Total Fees: \$11777.00 Total Paid: \$1998.00 Balance Due: \$9779.00

Payable \$0.00 /month (Months     to    )

Includes \$310 filing fee.

**III. TREATMENT OF SECURED CLAIMS****A. SECURED CLAIMS:** ☐ NONE[Retain Liens pursuant to 11 U.S.C. §1325 (a)(5)] Mortgage(s)/Lien on Real or Personal Property:1. Creditor: John & Kathy OstrowskiAddress: 10220 Locust Rd  
Rosholt, WI 54473Arrearage/ Payoff on Petition Date \$125,000.00

Arrears Payment (Cure) \_\_\_\_\_ /month

Account No.: \_\_\_\_\_

Other: 5%☒ Real Property☐ Principal Residence☒ Other Real Property

Check one below for Real Property:

☐ Escrow is included in the regular payments☐ The debtor(s) will pay ☐ taxes ☐ insurance directlyAddress of Collateral:  
1060 Peach Ln.☐ Personal Property/VehicleDescription of Collateral: real estate only - home is manufactured home installed after purchase2. Creditor: JP Morgan Chase Bank/AutoAddress: PO Box 901003  
Fort Worth, TX 76101Arrearage/ Payoff on Petition Date \$37,355.00[Select Payment Type] \$0.00 /month

Account No.: \_\_\_\_\_

Other: 6.29%☐ Real Property☐ Principal Residence☐ Other Real Property

Check one below for Real Property:

☐ Escrow is included in the regular payments☐ The debtor(s) will pay ☐ taxes ☐ insurance directly

Address of Collateral:

☒ Personal Property/VehicleDescription of Collateral: 2019 Jeep Cherokee3. Creditor: Sheffield FinancialAddress: PO Box 25127  
Winston-Salem, NC  
27114Arrearage/ Payoff on Petition Date \$4,448.00[Select Payment Type] \$0.00 /month

Account No.: \_\_\_\_\_

Other: 1.22%

- ☐ Real Property  
    ☐ Principal Residence  
    ☐ Other Real Property

Address of Collateral:

Check one below for Real Property:

- ☐ Escrow is included in the regular payments  
☐ The debtor(s) will pay   ☐ taxes   ☐ insurance directly

- ☒ Personal Property/Vehicle

Description of Collateral: Husqvarna Tractor and Snow Plow Attachment4. Creditor: Maier Water Care

Address:

Arrearage/ Payoff on Petition Date \$1,700.00[Select Payment Type]                      \$0.00 /month

Account No.: \_\_\_\_\_

Other: 5%

- ☐ Real Property  
    ☐ Principal Residence  
    ☐ Other Real Property

Address of Collateral:

Check one below for Real Property:

- ☐ Escrow is included in the regular payments  
☐ The debtor(s) will pay   ☐ taxes   ☐ insurance directly

- ☒ Personal Property/Vehicle

Description of Collateral: Water Care System5. Creditor: Big Shed Rental Company, LLCAddress: PO Box 331378  
Murfreesboro, TN 37133Arrearage/ Payoff on Petition Date \$2,802.96[Select Payment Type]                      \$0.00 /month

Account No.: \_\_\_\_\_

Other: 12%

- ☐ Real Property  
    ☐ Principal Residence  
    ☐ Other Real Property

Address of Collateral:

Homestead

Check one below for Real Property:

- ☐ Escrow is included in the regular payments  
☐ The debtor(s) will pay   ☐ taxes   ☐ insurance directly

- ☒ Personal Property/Vehicle

Description of Collateral: Shed6. Creditor: Vilas County Treasurer

Address:

Arrearage/ Payoff on Petition Date \$1,676.37[Select Payment Type]                      \$0.00 /month

Account No.: \_\_\_\_\_

Other: 12%

☒ Real Property

☒ Principal Residence

☐ Other Real Property

Address of Collateral:

Check one below for Real Property:

☐ Escrow is included in the regular payments

☐ The debtor(s) will pay ☐ taxes ☐ insurance directly

☐ Personal Property/Vehicle

Description of Collateral:

7. Creditor: Wells Fargo Bank N.A.

Address: PO Box 10438  
MACF8235-02F  
Des Moines, IA 50306

Arrearage/ Payoff on Petition Date 51.09/1026.68

[Select Payment Type] \$0.00 /month

Account No.: \_\_\_\_\_

Other: \_\_\_\_\_

☐ Real Property

☐ Principal Residence

☐ Other Real Property

Address of Collateral:

1060 Peach Lane  
Minoqua, WI 54548

Check one below for Real Property:

☐ Escrow is included in the regular payments

☐ The debtor(s) will pay ☐ taxes ☐ insurance directly

☒ Personal Property/Vehicle

Description of Collateral: items purchased from Furniture and Appliance mart

8. Creditor: Rynders Companies, Inc.

Address: 1032 Hwy 70 W  
Minocqua, WI 54548

Arrearage/ Payoff on Petition Date \$11,459.51

[Select Payment Type] \$0.00 /month

Account No.: \_\_\_\_\_

Other: legal rate of 5%

☒ Real Property

☒ Principal Residence

☐ Other Real Property

Address of Collateral:

Check one below for Real Property:

☐ Escrow is included in the regular payments

☐ The debtor(s) will pay ☐ taxes ☐ insurance directly

☐ Personal Property/Vehicle

Description of Collateral:

**B. VALUATION OF COLLATERAL:** ☐ NONE

IF YOU ARE A SECURED CREDITOR LISTED BELOW, THE PLAN SEEKS TO VALUE THE COLLATERAL SECURING YOUR CLAIM IN THE AMOUNT INDICATED. A SEPARATE MOTION WILL ALSO BE SERVED UPON YOU PURSUANT TO BR 7004 AND LR 3015-1.

1. REAL PROPERTY: ☒ NONE

2. VEHICLES(S): ☒ NONE

**3. PERSONAL PROPERTY:** ☒ NONE**C. LIEN AVOIDANCE** ☐ NONE

- ☐ Judicial liens or nonpossessory, nonpurchase money security interests securing the claims will be avoided to the extent that they impair the exemptions under 11 U.S.C. § 522 as listed below. A separate motion will also be served pursuant to BR 7004 and LR 3015-1.

1. Creditor: <u>21st Mortgage Corporation</u>	Collateral: <u>1060 Peach Lane, Minocqua, WI 54548</u> <u>2019 Skyline manufactured home</u>
Address: <u>620 Market Street, Suite 100</u> <u>Knoxville, TN 37902-2207</u>	Exemption: <u>11 U.S.C. § 522(d)(1)</u>
Account No.: <u>1678</u>	

**D. SURRENDER OF COLLATERAL:** Secured claims filed by any creditor granted stay relief in this section shall not receive a distribution from the Chapter 13 Trustee.☒ NONE**E. DIRECT PAYMENTS SECURED CLAIMS:**☒ NONE**IV. TREATMENT OF FEES AND PRIORITY CLAIMS** [as defined in 11 U.S.C. §507 and 11 U.S.C. § 1322(a)(4)]**A. ADMINISTRATIVE FEES OTHER THAN DEBTORS(S)' ATTORNEY'S FEE:** ☒ NONE**B. PRIORITY TAX CLAIMS:** ☒ NONE**C. DOMESTIC SUPPORT OBLIGATION(S):** ☒ NONE**D. OTHER:** ☒ NONE**V. TREATMENT OF UNSECURED NONPRIORITY CREDITORS****A. Pay** \$0.00 /month

Pro rata dividend will be calculated by the Trustee upon review of filed claims after bar date.

**B.** ☐ If checked, the Debtor(s) will amend/modify to pay 100% to all allowed unsecured nonpriority claims.**C. SEPARATELY CLASSIFIED:** ☒ NONE

\*Debtor(s) certify the separate classification(s) of the claim(s) listed above will not prejudice other unsecured nonpriority creditors pursuant to 11 U.S.C. § 1322.

**VI. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:** Secured claims filed by any creditor/lessor granted stay relief in this section shall not receive a distribution from the Chapter 13 Trustee.☐ NONE

☐ Unless provided for under a separate section, the debtor(s) request that upon confirmation of this plan, the automatic stay be terminated in rem as to the debtor(s) and in rem and in personam as to any codebtor(s) as to these creditors/lessors. Nothing herein is intended to terminate or abrogate the debtor(s)' state law contract rights.

Name of Creditor	Collateral	Acct. No.	Assume/Reject
1. Big Shed Company, LLC	Lofted Barn - 10 x 12	1016	<input checked="" type="checkbox"/> Assume <input type="checkbox"/> Reject

**VII. INCOME TAX RETURNS AND REFUNDS:** ☐ NONE☒ Debtor(s) will not provide tax returns unless requested by any interested party pursuant to 11 U.S.C. § 521.

☐ The debtor(s) is hereby advised that the chapter 13 trustee has requested that the debtor(s) comply with 521(f) 1-4 on an annual basis during the pendency of this case. The debtor(s) will not provide tax returns unless requested by any interested party pursuant to 11 USC 521. If returns are requested, the debtor(s) hereby acknowledge that the deadline for providing the Trustee with their filed tax returns is on or before May 15 of each year the case pending.

**VIII. NON-STANDARD PLAN PROVISIONS** ☐ NONE

☒ Nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are void.

This plan is intended to be a "pot" plan. The monies paid to the Trustee shall be paid in the Trustee's discretion to the claims as they appear, including the Debtor's attorney's fees, with the unsecured claims being paid last.

The Maher and Big Shed debts arise from lease to purchase agreements. Their claims are being treated as fully amortized with a 5% interest rate added.

The claim of Kathy and John Ostrowski received adequate protection payments through confirmation and payments post-confirmation totaling \$77,843.70. The plan proposes that the payment of their entire claim will be made through the trustee. Between the adequate protection payments made and the payment set forth in the Plan above, the entire amount of their claim should be paid in full.

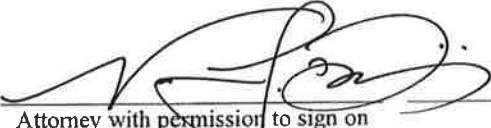
The Debtors are pursuing re-financing with creditor 21st Mortgage Corporation to resolve the lien avoidance adversary proceeding and appeal. The financing being discussed would pay off the remaining claim of Kathy and John Ostrowski and the construction lien of Rynders Companies, Inc. Upon completion of the re-financing, the Debtors intend to file an additional modification detailing how the remaining claims in the case shall be addressed.

Section II regarding Plan Payments is drafted to: (1) address the current plan delinquency; (2) reflect that Debtor Jeanne Warfel's net business income has been reduced in recent months due to additional expenses for an employee and marketing, but Debtor anticipates her net income will return to the levels listed on Schedule I at Docket No. 166, Page 5 by January of 2024 when payments will return to the amount of \$5,164; (3) include a final payment of \$62,952, which is intended to be the re-financing through 21st Mortgage. However, Debtors anticipate this will be completed prior to the 60th month of the plan.

☐ Mortgage Modification Mediation

**PROPERTY OF THE ESTATE WILL VEST IN THE DEBTOR(S) UPON PLAN CONFIRMATION.**

I declare that the foregoing chapter 13 plan is true and correct under penalty of perjury.

Debtor	Date	Joint Debtor	Date
David Lester Warfel, Jr.		Jeanne Marie Warfel	
		9/8/2023	
Attorney with permission to sign on Debtor(s)' behalf		Date	

By filing this document, the Attorney for Debtor(s) or Debtor(s), if not represented by counsel, certifies that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Local Form Chapter 13 Plan and the plan contains no nonstandard provisions other than those set out in paragraph VIII.

UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF WISCONSIN

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*In re:*

David Lester Warfel, Jr., and  
Jeanne Marie Warfel,

**Case No. 20-11651-cjf**

Debtors.

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NOTICE OF REQUEST TO MODIFY DEBTORS' CONFIRMED CHAPTER 13 PLAN

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Debtors, David L. Warfel, Jr. and Jeanne M. Warfel, by Krekeler Law, S.C., their attorneys, have filed papers with the Court requesting that the Court issue an Order Modifying Debtors' Chapter 13 Plan.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the court to issue an order modifying Debtors' Chapter 13 Plan, or if you want the court to consider your views on the motion, then on or before September 29, 2023, (21 days) you or your attorney must:

File with the court a written objection and request for hearing, explaining your objection to Debtors' Modified Plan, at:

United States Bankruptcy Court  
120 North Henry Street  
Madison, WI 53703

If you mail your objection to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

You must also mail a copy to:

Attorney John P. Driscoll  
Krekeler Law, S.C.  
26 Schroeder Court, Suite 300  
Madison, WI 53711

U.S. Trustee  
780 Regent Street, Suite 304A  
Madison, WI 53715

Trustee Mark Harring  
122 West Washington Ave.  
Suite 500  
Madison, WI 53703-2578

Unless a written objection and request for hearing is filed with the Court, and served upon the undersigned, an Order may be entered modifying Debtors' Chapter 13 Plan, without further notice or hearing.

**KREKELER LAW, S.C.**

By: /s/John P. Driscoll

John P. Driscoll

State Bar No. 1091318

Attorneys for Debtors,

David L. Warfel, Jr. and Jeanne M. Warfel

**ADDRESS:**

26 Schroeder Court  
Suite 300  
Madison, WI 53711  
(608) 258-8555



UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF WISCONSIN

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In re: David Lester Warfel, Jr., and Jeanne Marie Warfel      Chapter 13  
Case No.: 20-11651

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**REQUEST TO MODIFY CONFIRMED CHAPTER 13 PLAN**

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1. The person requesting this plan modification is:

☒ The Debtor;  
☐ The Chapter 13 Trustee;  
☐ the holder of an unsecured claim Name: \_\_\_\_\_

2. Service: A certificate of service must be filed with this request for plan modification, together with the modified Wisconsin Local Form 3015-1.1

3. Designate one of the following:

☒ A copy of this proposed modification has been served on the parties (the debtor, the trustee, the United States Trustee and all creditors) as required by Fed. R. Bank. P. 3015(h); or  
☐ A motion requesting limited service is being filed simultaneously with the Court.

4. I request the following modification of the Chapter 13 Plan last confirmed by the Court:  
See attached.

## **Attachment to Request to Modify Confirmed Chapter 13 Plan**

### **3<sup>rd</sup> Modified:**

#### **Section II. Plan Payments, Length of Plan and Debtor's Attorney's Fees**

##### **A. Monthly Plan Payment**

The payment schedule has been amended to the following:

\$97,062.67	through	38 months
\$500.00	for	1 month
\$1,000.00	for	3 months
\$5,164.00	for	17 months
\$62,592.00	for	1 month

The total amount of estimated payments to the trustee remains at \$251,302.56.

#### **Section III. Treatment of Secured Claims**

##### **A. John & Kathy Ostrowski**

The monthly payment amount of \$2,358.90 has been removed. As noted in the Non-Standard Provision, this plan is intended to be a "pot" plan. The monies paid to the Trustee shall be paid in the Trustee's discretion to the claims as they appear, including the Debtor's attorney's fees, with the unsecured claims being paid last.

#### **Section VIII. Non-Standard Plan Provisions**

The claim of Kathy and John Ostrowski received adequate protection payments through confirmation and payments post-confirmation totaling \$77,843.70. The plan proposes that the payment of their entire claim will be made through the trustee. Between the adequate protection payments made and the payment set forth in the Plan above, the entire amount of their claim should be paid in full.

The Debtors are pursuing re-financing with creditor 21st Mortgage Corporation to resolve the lien avoidance adversary proceeding and appeal. The financing being discussed would pay off the remaining claim of Kathy and John Ostrowski and the construction lien of Rynders Companies, Inc. Upon completion of the re-financing, the Debtors intend to file an additional modification detailing how the remaining claims in the case shall be addressed.

Section II regarding Plan Payments is drafted to: (1) address the current plan delinquency; (2) reflect that Debtor Jeanne Warfel's net business income has been reduced in recent months due to additional expenses for an employee and marketing, but Debtor anticipates her net income will return to the levels listed on Schedule I at Docket No. 166, Page 5 by January of 2024 when payments will return to the amount of \$5,164; (3) include a final payment of \$62,952, which is intended to be the re-financing through 21st Mortgage. However, Debtors anticipate this will be completed prior to the 60th month of the plan.

UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF WISCONSIN

---

*In re:*

David Lester Warfel, Jr., and  
Jeanne Marie Warfel,

**Case No. 20-11651-cjf**

Debtors.

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**CERTIFICATE OF SERVICE**

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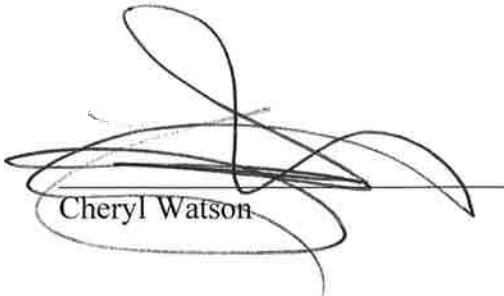
The undersigned, being first duly sworn on oath, deposes and says that on September 8, 2023, the Debtors' Modified Chapter 13 Plan, Debtors' Notice of Request to Modify Chapter 13 Plan, and Request to Modify Confirmed Chapter 13 Plan, was electronically filed with the Clerk of Court and served upon the following parties using the ECF system:

Office of the U.S. Trustee  
780 Regent Street, #304A  
Madison, WI 53715


Chapter 13 Trustee  
122 West Washington Ave., Suite 500  
Madison, WI 53703-2578

The undersigned, being first duly sworn on oath, deposes and says that on September 8, 2023, the undersigned mailed, properly enclosed in a postpaid envelope, a copy of the Debtors' Modified Chapter 13 Plan, Debtors' Notice of Request to Modify Chapter 13 Plan, and Request to Modify Confirmed Chapter 13 Plan to all on attached list and to:

David L. Warfel, Jr. and Jeanne M. Warfel  
1060 Peach Ln  
Minocqua, WI 54548-9697

  
Cheryl Watson

Subscribed and sworn to before me  
This 8<sup>th</sup> day of September, 2023.

  
Jan L. Ciha  
Notary Public, State of Wisconsin  
My commission expires: 06/19/2027



Label Matrix for local noticing  
0758-1  
Case 1-20-11651-cjf  
Western District of Wisconsin www.wiwb.uscour  
Eau Claire  
Fri Sep 8 16:20:41 CDT 2023

(p)AMERICOLLECT INC  
PO BOX 2080  
MANITOWOC WI 54221-2080

(p)21ST MORTGAGE CORPORATION  
PO BOX 477  
KNOXVILLE TN 37901-0477

Ascension Sacred Heart St Mary's  
PO Box 14099  
Belfast, ME 04915-4034

AMCOL Systems  
111 Lancewood Rd  
Columbia, SC 29210-7523

Big Shed Rental Company, LLC  
PO Box 331378  
Murfreesboro, TN 37133-1378

Big Shed Rental Company, LLC  
c/o Hagwood and Tipton, P.C.  
P.O. Box 726  
Paris, TN 38242-0726

Buzza Dreier & Johnson LLC  
2925 Post Rd  
Stevens Point, WI 54481-6455

Byrne Law Office  
115 Forest St  
Wausau, WI 54403-5504

Capital One Auto Finance  
PO Box 259407  
Plano, TX 75025-9407

Capital One Auto Finance, a division of  
AIS Portfolio Services, LP  
4515 N Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118-7901

Capital One Auto Finance, a division of Capi  
4515 N Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118-7901

Celtic Bank  
268 S State St, Suite 300  
Salt Lake City, UT 84111-5314

John A. Cravens  
Weld Riley, SC  
500 Third Street  
Suite 800  
Wausau, WI 54403-4873

John E. Danner  
Harrold, Scrobell & Danner, S.C.  
P.O. Box 1148  
Minocqua, WI 54548-1148

Dept. of Workforce Development  
PO Box 7945  
Madison, WI 53707-7945

Fed Loan Servicing  
PO Box 60610  
Harrisburg, PA 17106-0610

Fort HealthCare  
Fort Memorial Hospital  
611 Sherman Ave E  
Fort Atkinson, WI 53538-1960

Gary L. Dreier  
2925 Post Road  
Stevens Point, WI 54481-6455

Hunter Warfield  
4620 Woodland Corporate Blvd  
Tampa, FL 33614-2415

IRS - Centralized Insolvency Operations  
P.O. Box 7346  
Philadelphia, PA 19101-7346

(p)JPMORGAN CHASE BANK N A  
BANKRUPTCY MAIL INTAKE TEAM  
700 KANSAS LANE FLOOR 01  
MONROE LA 71203-4774

JPMorgan Chase Bank, N.A.  
s/b/m/t Chase Bank USA, N.A.  
c/o Robertson, Anschutz & Schneid, P.L  
6409 Congress Avenue, suite 100  
Boca Raton, FL 33487-2853

Jaymel Properties, Inc.  
522 Davis St  
Hammond, WI 54015-9606

John & Kathy Ostrowski  
10220 Locust Rd  
Rosholt, WI 54473-8915

John Ostrowski and Kathy Ostrowski  
2925 Post Road  
Stevens Point, WI 54481-6455

Lifts and Docks  
PO Box 1353  
Minocqua, WI 54548-1353

Maher Water Corporation  
5601 EM Copps Dr  
Stevens Point, WI 54482-8832

Margraf Collection Agency, Inc.  
112 N Main St  
Fort Atkinson, WI 53538-1827

Marshfield Clinic Health System  
1000 N Oak Ave  
Marshfield, WI 54449-5702

Mercy Health System  
1000 Mineral Point Ave  
Janesville, WI 53548-2940

ONLINE Information Services, Inc.  
PO Box 1489  
Winterville, NC 28590-1489

Old Hickory Buildings, LLC  
PO Box 331973  
Murfreesboro, TN 37133-1973

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Noe Joseph Rincon  
Krekeler Law S.C.  
26 Schroeder Court, Suite 300  
Madison, WI 53711-2503

Terri A. Running  
Messerli & Kramer, P.A.  
1400 Fifth St. Towers  
100 South Fifth Street  
Minneapolis, MN 55402-1217

Rynders Companies Inc.  
10322 Highway 70 West  
Minocqua, WI 54548-9708

Secretary of Treasury  
Treasury Department  
1500 Pennsylvania Avenue N.W.  
Washington, DC 20220-0001

Securities and Exchange Commission  
175 West Jackson Boulevard  
Suite 900  
Chicago, IL 60604-2908

Sheffield Financial  
PO Box 1847  
Wilson, NC 27894-1847

Sheffield Financial Co.  
2554 Lewisville Clemmons Rd  
Clemmons, NC 27012-8110

(p)STRIPE INC  
ATTN LEGAL DEPARTMENT  
112 GULL DRIVE  
SOUTH SAN FRANCISCO CA 94080-4806

Synchrony Bank  
Attn: Bankruptcy Department  
PO Box 965060  
Orlando, FL 32896-5060

TWS Plumbing & Heating  
2387 Lake Nokomis Rd  
Tomahawk, WI 54487-9312

US Department of Education  
120 N. Seven Oaks Dr.  
Knoxville, TN 37922-2359

Verizon  
by American InfoSource as agent  
PO Box 4457  
Houston, TX 77210-4457

Vilas County Treasurer  
330 Court St  
Eagle River, WI 54521-8362

WE Energies  
PO Box 2046  
Milwaukee, WI 53201-2046

Webster Well Drilling  
PO Box 151  
Minocqua, WI 54548-0151

Wells Fargo Bank, N.A.  
PO Box 10438, MAC F8235-02F  
Des Moines, IA 50306-0438

Wells Fargo WF/FMG  
PO Box 14517  
Des Moines, IA 50306-3517

Wisconsin Department of Revenue  
Special Procedures Unit  
P.O. Box 8901  
Madison, WI 53708-8901

Wisconsin Department of Revenue  
Special Procedures Unit Bankruptcy  
P.O. Box 8901 MS 4-SPU  
Madison, WI 53708-8901

Wisconsin Public Service  
PO Box 6040  
Carol Stream, IL 60197-6040

Wolters Kluwer Lien Solutions  
PO Box 29071  
Glendale, CA 91209-9071

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

21st Mortgage Corp 620 Market St Ste 100 Knoxville, TN 37902-2207	(d)21st Mortgage Corporation PO Box 477 Knoxville, TN 37901	(d)21st Mortgage Corporation PO Box 477 Knoxville, TN 37901
Americollect PO Box 1566 Manitowoc, WI 54221-1566	Mark Haring 122 West Washington Ave. Suite 500 Madison, WI 53703-2578	JP Morgan Chase Bank Auto PO Box 901003 Ft Worth, TX 76101-2003
(d)JPMorgan Chase Bank, N.A. National Bankruptcy Department P.O Box 29505 AZ1-5757 Phoenix AZ 85038-9505	Portfolio Recovery Associates, LLC POB 12914 Norfolk, VA 23541	Stripe, Inc. 510 Townsend St San Francisco, CA 94103-4918

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)John Ostrowski 10220 Locust Road Rosholt	(u)Kathy Ostrowski 10220 Locust Road Rosholt	End of Label Matrix Mailable recipients 60 Bypassed recipients 2 Total 62
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